



FILE NO. AP33567-070457.1062

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Kranzley, Arthur D., *et al.*  
Serial No. : 09/963,274 Examiner : Bayat, Bradley B.  
Filed : May 19, 2000 Group Art Unit: 3621  
For : A UNIVERSAL AND INTEROPERABLE SYSTEM AND METHOD  
UTILIZING A UNIVERSAL CARDHOLDER AUTHENTICATION  
FIELD (UCAF) FOR AUTHENTICATION DATA COLLECTION AND  
VALIDATION

**AMENDMENT**

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

November 1, 2004  
Date of Deposit

**Robert C. Scheinfeld**  
**Attorney Name**

31,300  
PTO Registration No

Signature 

November 1, 2004  
Date of Signature

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir or Madam:

This paper is submitted in response to the Office Action mailed on July 7, 2004, for the above-identified patent application.

A listing of claims begins on page 2 of this paper.

**Remarks/Arguments** begin on page 4 of this paper.